HOW TO APPLY FOR COUNCIL TAX DISCOUNTS/EXEMPTIONS

1) Why might I need or want to apply for a council tax discount/exemption?

You may be able to get help from council tax discounts/exemptions. A council tax discount/exemption can reduce your monthly bill and make it easier to stay on top of bills.

You might be able to apply for a discount/exemption if for example you receive benefits and/or are on a low income. A successful application can significantly reduce the amount you have to pay, making it easier to manage your finances and stay on top of bills.

If you are entitled to a discount or exemption this can make your debt and current council tax bills more manageable.

✔️ There are a wide range of council tax discounts available to help you.

2) How can I have my council tax bill reduced?

A. Council Tax Support

If you are on low income and/or benefits like Universal Credit or Job Seeker’s Allowance, you can get your council tax bill significantly reduced by applying for Council Tax Support.

Council Tax Support simply reduces your council tax bill. You will not receive money into your bank account. It is therefore different from housing benefits. So, for example, if your current council tax is £100 a month but you are entitled to 50% council tax support, your bill will be reduced to £50 a month.
Council Tax Support is not included in Universal Credit, and you need to apply for Council Tax Support separately from Universal Credit.

See the **ELIGIBILITY** section below for more information.

**If your circumstances change, you should tell the council about this.** If you don’t, you might get more Council Tax Support than you are entitled to, too much or too little. Examples of change of circumstance could be:

- If you stop getting benefits
- If you get a new job
- If your salary increases
- If you have a child/dependant who turns 18

**B. Single person occupier discount**

The Single Person Occupier discount gives you a 25% discount on your council tax bill. If you:

1) live alone in the property **OR**
2) live in the property with another person who is “disregarded” for council tax purposes you should contact the council about the Single Person Occupier discount.

The **single person occupier discount** is not only for those who live alone. It can be available to people who live with others. It is therefore important to carefully look at the eligibility criteria even if you live with other people.

If someone is “disregarded”, this just means they don’t have to pay council tax, because of their situation and/or work.

Please see the **ELIGIBILITY** section below for more information.

> The Single Person Occupier discount is not just for people living alone. You can be entitled to a 25% discount if you live with one or more “disregarded” persons.
C. Disabled Person’s Relief

If you, or someone you live with, has a disability, you can get help with your council tax bill and have it reduced. This is called the Disabled Person’s Relief.

This discount is designed to help people with a life-impacting disability and who requires a specific room or equipment in their house.

Please see the **ELIGIBILITY** section below for more information.

D. Severe mental impairment

If you have a serious mental diagnosis, the “Severely mentally impaired” exemption can help you with your council tax bill. If you are eligible, you will not have to pay council tax.

This exemption requires a signed document from a GP. If you or someone you know think you might have a serious mental diagnosis, it can be helpful to talk to your GP/psychiatrist about this council tax exemption. They will know about this exemption and which document they need to sign.

Please see the **ELIGIBILITY** section below for more information.

3) Eligibility criteria - who can get help?

A. Council Tax Support

Council Tax Support can help you if you are on low income or benefits. It can reduce your council tax bill significantly. There is no clear eligibility criteria apart from being on low income or benefits. Contact the council if this applies to you. It can be helpful to have documents showing your income ready before contacting the council, as they might ask you about things like:

- your employer
- how much you earn
- which benefits you receive
- how much you receive

Council Tax Support is a so-called **means-tested benefit**. How much your bill will be reduced by depends on factors like your income, if you have any savings
and how big the property you live in is. There is an online calculator on Coventry City Council’s website which can give you an indication of how much

If you receive Universal Credit, Personal Independent Payment (PIP), Job Seeker’s Allowance, Employment and Support Allowance, or other benefits, council tax support is likely to be available for you.

**Backdating**

You can request “backdating” of your Council Tax Support claim. If you are successful, the council will pay Council Tax Support from an earlier date. For example, if you started to receive benefits on the 1st of January 2017 but only applied for Council Tax Support on the 1st of April, you can apply for backdating so that you receive Council Tax Support for the period between 1st of January and 1st of April.

You need to actively apply for backdating. You can do this online, via phone or in person. **Refer to the DEBT MANAGEMENT resource for more information about how to talk to the council.**

You can apply for backdating for the 6 months prior to applying for backdating. For example, if you started to receive benefits on 1st of January, applied for Council Tax Support on the 1st of April and then for backdating on 1st of May, you can claim backdating for that period. But, if you started to receive benefits on 1st of January, applied for Council Tax Support on the 1st of September and backdating on 1st of October, you can only claim backdating for the 6 months prior to 1st of October (1st of April).

The council will ask you for a “good reason” for not claiming Council Tax Support sooner.

**B. Single Person Occupier Discount**

If you live alone or with someone who is a “disregarded” person, you can have your council tax bill reduced by 25%. It can be useful to distinguish between the two cases:

1) **The first case** is if you live alone in the property, the discount is available to you. Your bill will be reduced by 25%.

2) **The second case is** if you live with someone else in the property who is a “disregarded” person. This means they will not be counted for council tax purposes.
If:

1) You live alone in the property, OR
2) You live with someone who is a “disregarded” person.
   you can have your bill reduced by 25%.

If you live alone or with a “disregarded” person, you must tell the council this. They will not assume that you qualify for the Single Person Occupier discount. For example, if you move into a new property alone, you will receive a bill without the discount. Don’t worry if this happens, contact the council and explain your situation. They will send a new bill with the new discount added.

This is the list of “disregarded” people:

- Apprentice
- Carer
- Care worker
- Hospital patient
- Member of religious community
- Member of visiting forces
- Patient in nursing or caring home
- Severely mentally impaired (see below, under point D)
- Prisoner
- School or college leaver
- Full-time student
- Student nurse

If you live in a property together with someone who falls in any of the above category, you can have your bill reduced by 25%. So, for example, if you live with your husband and he is a care worker, your council tax bill will be reduced. Similarly, if you live with your sister and she is a student nurse, you are entitled to the 25% discount for the period your sister is studying.

Case example 1
Alex and Jasmine have recently moved into a new flat in Coventry. After a few days they receive their first council tax bill, which says they have to pay the full amount of £100 a month for 10 months. Alex is a full-time student at Coventry University and has heard that students don’t have to pay council tax. Jasmine works as a shop assistant. They contact Coventry City Council with this information and after a while they receive a new council tax bill which shows the 25% discount. They now have to pay £75 each month.

Case example 2

Theo works as a teacher. He recently moved out from a flat he had shared with his friend Tom. Theo moved into a one-bedroom flat in Coventry and received a full council tax bill. He contacted the council and explained that he was living alone in the property. Shortly afterwards, the council sent a new council tax bill with the 25% discount added.

The Single Person Occupier discount is not a means-tested benefit. It is available regardless of your income, size of property and other factors.

C. Disabled Person’s Relief

If you or someone you live with have a disability, you can have your council tax bill reduced. There are two requirements you must meet in order to have your bill reduced.

1) The first requirement is that you/person you live with must have a “substantial” and “permanent” disability.
   It is not clear what a “substantial and permanent” disability means. If you are registered as disabled with the council, you will most likely satisfy this requirement. But, you can satisfy the requirement even if you are not registered as disabled with the council.
   Examples of substantial and permanent disabilities could be:
   - If you are registered disabled
   - If you are blind
   - If you use a wheelchair

   If you have a disability and feel you should receive the discount, contact the council.
2) **The second requirement** is that the property you live in has one of the following:
   a) an additional bathroom or kitchen in the property which is needed by the disabled person
   b) there is a room (other than a bathroom, kitchen or toilet) needed by and mainly used by the disabled person (for example a treatment room) **OR**
   c) there is enough space in the property for the disabled person to use a wheelchair indoors

If your property has one of these characteristics, the requirement is fulfilled. For example, if your property has an additional bathroom needed by the disabled person (**characteristic A**), but your property does not have enough space to use a wheelchair (**characteristic C**), the second requirement is still fulfilled.

![Checkmark]

If you or someone you live with have a disability, you can get help with your council tax bill.

You will need proof of your disability, for example a letter from your GP.

As with the other discounts/exemptions, you must contact the council to apply for the Disabled Person’s Relief. You will need proof of disability, for example a letter from a GP. It can be useful to have this prepared before making the application.

The council might send someone to have a look at your property, or they will ask for proof from someone like your GP or social worker which confirms that you need extra space or adaptations in your home because of the disability.

**How is the discount calculated?**

Your discount is calculated by putting your property in the valuation band below your current one. So, for example, if your property is currently in valuation band C, it will be moved to band B. Your council tax bill will tell which band your property is in. In 2019/2020, the council tax for Band C properties is £1629.98, and for Band B properties £1426.24. In this example, your bill would be reduced by around £200.
If your property is in Band A, the lowest band, your council tax will be reduced by 1/9 of the council tax for Band D properties. In 2019/20, the council tax for Band D properties was £1833.74. If you are entitled to Disabled Person’s Relief and your property is in Band A, you will receive a reduction amounting to 1/9 of £1833.74 (the council tax for Band D properties). This amounts to £203.74.

The Disabled Person’s Relief is **not a means-tested benefit**. It is available regardless of your income, size of property and other factors.

**D. Severe mental impairment**

If you are “severely mentally impaired”, you can be entitled to council tax exemption. Exemption means you don’t have to pay council tax at all.

You should contact the council about this exemption if:

1) **a GP has confirmed that you are “severely mentally impaired”**. The GP must sign a document/certificate to do this.

   **AND**

2) **you are entitled to one of the following benefits**:

   - Disability Living Allowance
   - Personal Independence Payment (daily living)
   - Attendance Allowance or Constant Attendance Allowance
   - Severe Disablement Allowance
   - Universal Credit
   - Employment & Support Allowance
   - Working tax credit (Disabled Worker)

**You only need to be ENTITLED to one of the above benefits.** You don’t need to receive one of them. If you don’t receive any of the above benefits, it is a good idea to first find out whether you are entitled to one of the above benefits.

✅ If you have a serious and permanent mental condition you can get help with council tax.

You need to get your GP to sign a certificate to confirm this. They will know which certificate you need.

You also need to be entitled to one of certain benefits (see list above).
A GP must confirm that you are “severely mentally impaired”. This has been defined as someone with: “a severe impairment of intelligence and social functioning which appears to be permanent”.

Examples of this can be:

- Dementia/Alzheimer’s
- Parkinson’s
- Learning difficulties
- Schizophrenia
- Bipolar disorder

This is not a complete list. **If you have a serious and permanent mental condition which makes it difficult to manage social relationships or function in day-to-day life, you could be entitled to an exemption and should contact your GP or psychiatrist if you have one.**

The impairment must “appear to be permanent”. Conditions like anxiety and depression are not considered to be permanent.

The Severe Mental Impairment exemption is **not a means-tested benefit**. It is available regardless of your income, size of property and other factors.

**4) How to apply**

If you think any of the above discounts/exemptions could apply to you, you should contact the council. Please refer to the **DEBT MANAGEMENT** resource for several practical steps you can take when contacting the council, how to prepare and what to tell the council. It is always useful to gather any documents about your situation before contacting the council, for example benefit receipts, wage slips, utility bills and previous council tax letters.

You can apply by calling the council. They will note your information and application, and request documents which support your claim. They will most likely ask you to send a copy of these in the post. For example, if you are a full-time student you can send a copy of any document which shows that you are studying full-time. It can be helpful to have these ready before you call the
council (sometimes you might have to request these documents from an institution, for example the university, which can take some time).

You can also call the council and ask which documents they will need, before making an application. Having the documents ready before you call can also make it easier to answer some of the questions the council will ask you, for example the address of the nursing home or when your co-habitant will finish university.

You can apply using a computer, on Coventry City Council’s website. You will need a MyAccount and internet access to do this (please refer to the MyAccount resource). If you want to apply online but you don’t have a computer or internet at home, Coventry Central Library has computers for public use.

**If your circumstances change**

If you have applied for a discount/exemption and been successful, your bill will be reduced. But, if your circumstances change, you must let the council know about this within 21 working days. This is because the change of circumstance might mean that you will no longer be able to receive the discount/exemption.

Examples of change of circumstance could be:

- **If you graduate from university**. You will then have to start paying council tax.
- **If you live alone but then move in with someone else** (who is not a “disregarded” person, for example if they are working full-time as something else than a care-worker). You will then no longer be entitled to the Single Person Occupier discount.
- **If you get a full-time job**. This might impact your Council Tax Support.
- **If you move property**.

If something in your life changes but you are not sure whether it impacts your discount/exemption, contact the council to ask or seek independent advice.
5) Things to keep in mind

When reading this resource and making applications for council tax exemptions, it can be useful to keep a couple of points in mind:

- You must contact the council yourself to apply.
- This resource is only a guide. If you think your situation means you should receive a discount/exemption, gather information/evidence (for example a letter from your GP) and talk to the council about this or seek independent advice.
- If you apply for a discount/exemption and are successful, you will receive a new council tax bill which is different from the original.
- If you apply for a discount/exemption and are successful, make sure to check that your discount has been applied when you receive your bill. If not, contact the council. The discount will show on the bill, under the “How we worked out what you need to pay” section. For example, if you receive Disabled Person’s Relief, this section will say “Disabled Person’s Relief” and minus the amount you are entitled to (for example - £300)

This is where your discounts/exemptions will show.